Case 13-70885 Doc 6 Filed 05/25/13 Entered 05/26/13 04:51:44 Desc Imaged Certificate of Notice Page 1 of 4

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 13-70885

UNITED STATES BANKRUPTCY COURT Western District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/22/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including DAVID W HOOVER 1405 GROVE DR PULASKI, VA 24301	married, maiden, trade, and address): BRIDGETTE R HOOVER 1405 GROVE DR PULASKI, VA 24301
Case Number: 13–70885	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-8539 xxx-xx-7687
Attorney for Debtor(s) (name and address): Alan D. Gillis 720 Stone St Christiansburg, VA 24073 Telephone number: (540) 382–6135	Bankruptcy Trustee (name and address): George A McLean(72) PO Box 1264 Roanoke, VA 24006 Telephone number: 540–982–8430

Meeting of Creditors

Date: June 13, 2013 Time: 01:00 PM

Location: cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: **Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/12/13**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: John W. L. Craig	
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 5/22/13	

	EXPLANATIONS	B9A (Official Form 9A) (12/11)	
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United by or against the debtor(s) listed on the front side, and an order for relief has		
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult this case.	clerk's office cannot give legal advice. Consult a lawyer to determine your rights in	
Creditors Generally May Not Take Certain Actions	contacting the debtor by telephone, mail or otherwise to demand repayment; obtain property from the debtor; repossessing the debtor's property; starting	are listed in Bankruptcy Code §362. Common examples of prohibited actions include phone, mail or otherwise to demand repayment; taking actions to collect money or tor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; from the debtor's wages. Under certain circumstances, the stay may be limited to 30 light the debtor can request the court to extend or impose a stay.	
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a moti the Bankruptcy Code. The debtor may rebut the presumption by showing spe		
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on to in a joint case) must be present at the meeting to be questioned under oath be are welcome to attend, but are not required to do so. The meeting may be conspecified in a notice filed with the court.	by the trustee and by creditors. Creditors	
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay credit proof of claim at this time. If it later appears that assets are available to pay of telling you that you may file a proof of claim, and telling you the deadline for notice is mailed to a creditor at a foreign address, the creditor may file a mot deadline. Do not include this notice with any filing you make with the court.	creditors, you will be sent another notice or filing your proof of claim. If this	
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your del never try to collect the debt from the debtor. If you believe that the debtor is Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable un (6), you must file a complaint — or a motion if you assert the discharge sho — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Di Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by the "Deadline to Object to Debtor's Di Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by that deadline.	not entitled to receive a discharge under der Bankruptcy Code §523(a)(2), (4), or uld be denied under §727(a)(8) or (a)(9) ischarge or to Challenge the	
Exempt Property	to creditors. The debtor must file a list of all property claimed as exempt. Yo clerk's office. If you believe that an exemption claimed by the debtor is not a	two to keep certain property as exempt. Exempt property will not be sold and distributed a file a list of all property claimed as exempt. You may inspect that list at the bankruptcy that an exemption claimed by the debtor is not authorized by law, you may file an The bankruptcy clerk's office must receive the objections by the "Deadline to Object to out side.	
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankrupt on the front side. You may inspect all papers filed, including the list of the d the property claimed as exempt, at the bankruptcy clerk's office.		
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any case.	questions regarding your rights in this	
	Refer to Other Side for Important Deadlines and	Notices	
	*		

Case 13-70885 Doc 6 Filed 05/25/13 Entered 05/26/13 04:51:44 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Western District of Virginia

In re: DAVID W HOOVER BRIDGETTE R HOOVER Debtors

Case No. 13-70885-rbc Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7 User: admin Page 1 of 2 Date Rcvd: May 23, 2013 Form ID: b9a Total Noticed: 20

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2013. db/jdb +DAVID W HOOVER. BRIDGETTE R HOOVER, 1405 GROVE DR, PULASKI, VA 24301-3017 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244 3781502 +Aci, +Anesthesiolgy Associates Of Radford, 3781503 Po Box3605, Radford, VA 24143-3605 CARILION CLINIC, PO BOX 824579, PHILA Convergent Outsourcing, 800 Sw 39thst, 19182-4579 3781504 PHILADELPHIA, PA 3781505 Renton, WA 98057-4975 3781506 Po Box 166, Newark, NJ 07101-0166 +Fingerhut, 3781507 Ginnys, 1112 7th Ave, Monroe, WI 53566-1364 3781508 +Hsbc Card Services, Po Box 7104, Charlotte, NC 28241-7104 +Medkey, Po Box 13946, Roanoke, VA 24038-3946
Nationwide General Ins. Company, Po Box 96040, Charlotte, NC 28
+Nr V Community Services, 1000 E MAIN ST, PULASKI, VA 24301-5218 3781509 3781511 28296-0040 3781512 1006 E MAIN ST, +Pulaski Community Hospital, PULASKI, VA 24301-5218 3781513 +Sca Credit Services, 1502 Williamson Rd Ne, 3781514 Roanoke, VA 24012-5130 United Consumer Financial, Po Box 856290, Louisville, KY 40285-6290 3781515 3781517 +Victoria Insurance Group, Po Box 6838, Cleveland, OH 44101-1838 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: alandgillis.attorney@verizon.net May 23 2013 20:32:43 Alan D. Gillis, aty Christiansburg, VA 24073 720 Stone St, +EDI: BGAMCLEAN.COM May 23 2013 22:13:00 George A McLean(72), PO Box 1264, tr Roanoke, VA 24006-1264 EDI: CONVERGENT.COM May 23 2013 22:13:00 3781505 Convergent Outsourcing, 800 Sw 39thst. Renton, WA 98057-4975 3781510 +E-mail/Text: recovery@memberonefcu.com May 23 2013 20:58:36 Member One, Po Box 12288, Roanoke, VA 24024-2288 EDI: AFNIVZWIRE.COM May 23 2013 22:13:00 P. O. Box 25505, 3781516 Verizon Wireless, Lehigh Valley, PA 18002-5505 3781518 EDI: RMSC.COM May 23 2013 22:13:00 Walmart/Gecrb, Po Box 530927, Atlanta, GA 30353-0927 TOTAL: 6 ***** BYPASSED RECIPIENTS ***** TOTAL: 0

NONE.

Date: May 25, 2013

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Spections

Case 13-70885 Doc 6 Filed 05/25/13 Entered 05/26/13 04:51:44 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0423-7 User: admin Form ID: b9a Page 2 of 2 Total Noticed: 20 Date Rcvd: May 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2013 at the address(es) listed below: TOTAL: 0